



IFW

PATENT
Customer No. 22,852
Attorney Docket No. 5793.3093-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Robert J. Greenberg et al.)	Group Art Unit: 3629
)	
Application No.: 10/706,952)	Examiner: Unknown
)	
Filed: November 14, 2003)	
)	
For: SYSTEMS AND METHODS FOR)	
MANAGING A FINANCIAL ACCOUNT)	
BASED ON NON-CREDIT BEHAVIOR)	
OF A CUSTOMER)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

PRELIMINARY AMENDMENT

Prior to the examination of the above application, please amend this application
as follows:

Amendments to the Specification are included in this paper.